FORMATION CITED BY APPLICANTS THAT MAY BE MATERIAL TO THE

Applicants:

J.V. Davies et al.

Attorney Docket No. SACO121711

Application No.: 10/685,290

Group Art Unit: 3622

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ONLINE SYSTEM AND METHOD FOR PROCESSING LIFE INSURANCE

APPLICATIONS

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None.

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Examiner Augrey/Sheetal Rangrey/

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12/04/2006

*Examiner: Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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